

## She's A Plain Girl



~Until  
She Smiles

**HUNDREDS** read your smile-story every day. It is your personal revelation. If free and unrestrained—showing fine and well-cared for teeth—you express health, refinement, high spirits. They go hand in hand with

### GOOD TEETHKEEPING

This is, semi-annual visits to your dentist and the night and morning use of

## Dr. Lyon's PERFECT Tooth Powder

Prepared for nearly half a century by a Doctor of Dental Surgery

Safe to use—cleanses by thorough polishing, the natural way, the acknowledged hygienic practice.

Dr. Lyon's is a pure velvety powder, pleasant to use—efficacious in preventing decay and the formation of tartar.

The national acceptance today of Dr. Lyon's is but the recognition of a dentifrice which has benefited three generations of users.

What Dr. Lyon's does not do only your dentist is competent to do.

**SOLD EVERYWHERE**



## LISTERINE

**THE** toilet of the mouth is incomplete without rinsing with a mouth-wash. Listerine is the most agreeable and efficient antiseptic mouth-wash that can be prepared. Use it every day.

All Druggists Sell Listerine.



Lambert Pharmacal Company  
St. Louis, Mo.

A Buzzing  
Pure Blue  
White Gem  
—Not an  
imitation.

## Maztec Gems

Brilliantly guaranteed forever. Set in solid 14k gold mtgs. Ladies' Tiff, style Ring with 1/2 Kt. Gem \$8.50. Gents Heavy Belcher Ring with 1 Kt. Gem \$16—sent C. O. D. for examination, 10% discount for cash. State ring size. Our booklet on genuine native gems. Mex. Fire Opals and The Story of the wonderful "Maztec Gem" is free to you—write today.

Francis E. Lester Co., Dept. AT56, Mesilla Pk., N. Mex.



## TYPEWRITERS ALL MAKES

All standard machines 1/4 to 1/2 H.P. prices. We RENT typewriters ANYWHERE, applying RENTAL ON PRICE. Write for Cat. 78, Typewriter Emporium (Est. 1892), 24-26 W. Lake St., Chicago, Ill.

## LEARN JEWELRY ENGRAVING

This high salaried and easily learned trade taught thoroughly by mail. We teach beginners better engraving than can be gained in years of rigid apprenticeship. We also improve the skill of any engraver. Ask for catalog, Free. Engraving School, 46 Page Bldg., Chicago, Ill.

## BANKING WITH UNCLE SAM

Continued from page 5

man offered \$1,500 to the same postmaster. Upon learning of the restrictions, he bought \$1,500 worth of moneyorders and started them on their way to Italy.

**DEPOSITING** in European postal savings banks by means of American moneyorders has been the common practice and not the exception. The records of the New York postoffice show this beyond any doubt. Many Italians like to hoard their savings until they accumulate a large sum, and then send it to Italy. Some of them have gone to the postoffice of the metropolis with wads of bills stuffed in their bosoms, containing from \$500 to \$3,000, to send abroad. A few months ago two Italians called on Joseph Elliott, superintendent of moneyorders, with bills amounting to \$3,600, which they wanted to send to the postal savings system in Italy. The bills were so soiled and faded that the cashier thought some of them were counterfeit. The men were asked how the banknotes became so dead-looking. They explained that they had kept the money buried in the ground.

At Youngstown, Ohio, \$10,000 worth of foreign moneyorders were bought in three days because of the \$100 limitation and \$500 restriction. Although the local postoffice showed an increase of several thousand dollars in deposits, more than \$30,000 in liquid cash was turned away after a two-days' run on a local bank.

Under the law a depositor may exchange his deposits in amounts of \$20 and multiples thereof for United States registered or coupon bonds bearing interest at the rate of two and a half per cent., and postal savings deposits that have been exchanged for bonds are not counted as part of the maximum allowed one depositor. Yet, although the issues at the end of 1913 amounted to nearly \$5,000,000, three-fourths of which was in the registered form, clearly indicating that they were purchased for permanent investment, the practice has not been popular among persons not conversant with bonds or experienced in banking or negotiable paper. It has been held that the average man who cared to deposit thousands of dollars in the postal savings system with the intention of buying bonds would save time and trouble by investing at the beginning in United States bonds.

**THE** postal savings system, like every other service that benefits the people, is always subject to development in various ways. I have been informed that an educational movement is about to be launched in the public schools of this country, so as to afford the pupils an opportunity of learning the value of thrift and the importance of conserving their cash resources. Pupils of the Detroit public schools will be the first to be given advantage of this opportunity, as soon as the board of education of that city has approved plans that are being formulated by the associated banks of Detroit. The same plan has been under consideration in Baltimore, and E. G. McWilliams of New York, secretary of the savings section of the American Bankers' Association, who recently appeared before the school board of Baltimore, had this to say in reference to the school savings system:

"I ventured to suggest that if it could be shown that this system possessed no educational value, aside from the mere saving of money, or that it would add to the labors of the teachers or take from the pupils' time in classrooms, the postal savings bank system was unworthy of further consideration; but if, on the other hand, it could be shown that the school savings system possessed a distinct educational value aside from saving money, in that it furnished interesting, practical problems in arithmetic, besides teaching the boys and girls practical banking methods and the proper manner of making out certain forms in daily use, such as checks, deposit slips, etc., and that all this could be done without adding one bit to the labor of the teachers or taking any time from classroom work, then it was the duty of every intelligent person to give this new system earnest support."

The foregoing plans are only tentative, and it would be difficult to say when they will have been so perfected that they can be put into daily operation. Yet it is not difficult to imagine the wonderful results that could be obtainable say twenty years from now if all school children in the United States saved as little as two pennies a week each (this average being reached between those who could afford to save a dime or more each week and those who could not

afford or would not care to save anything at all). If 2,000,000 children deposited two cents each every week for thirty-eight weeks,—the length of the scholastic year,—it would mean a yearly gross total of \$1,520,000 in deposits, exclusive of \$30,400 interest.

**AFTER** all, we cannot very well forecast what the postal savings system will enable any one person, or the nation, or both, to do. Thus far it has shown, like the parcel post, that it meets a great national need, and that the experimental regulations of the original law have been outgrown by public requirements. Having, therefore, passed the experimental stage, it behooves us to remove as fast as possible those limitations which impair the intended utility of the service. I am sure that, if Congress acts favorably upon the provision in the pending appropriation bill as recommended by the House committee, the total deposits this time next year will be trebled. Certainly this is true if the indications obtainable through official reports from all parts of the country are normal, and I am convinced that they are.

We must avoid repetitions of cases like that at Butte, Montana, whose postmaster reports that "during the first sixty days after the opening of the postal savings system at this office we refused deposits in the aggregate of \$150,000, due to the restrictions, and at the present time there are many inquiries as to the possibility of those restrictions being removed. Had there been no such restriction, since the opening of the Butte postal savings bank, instead of \$410,595 on deposit here at the present time there would be at least \$2,000,000." From New Britain, Connecticut, comes the report of "a patron who had \$200. He kept the \$100 he could not deposit, and a few days later his son stole the amount from the place in his home where it was hidden and disappeared." Del Norte, Colorado, has a citizen who deposits his money as the law allows and purchases \$500 bonds semiannually. He is reputed quite wealthy, but told the postmaster he would not deposit his money in private banks, and it is assumed that he hides his money in some insecure place.

St. Paul has received applications from widows who desire to deposit their insurance money, ranging from \$300 to \$2,000, but will not deposit under the present system. Marion, Indiana, reports several depositors who have reached the \$500 limit and stated to the postmaster that they would add to that sum if possible, but that they did not care to purchase bonds. Kansas City, Missouri, reports that an average of three prospective depositors a day go away with sums exceeding \$300, for the reason that they refuse to make repeated trips to the postoffice, entailing loss of time, streetcar fare, and other inconvenience. On one occasion a man pushed \$500 in the teller's window, and when \$400 was given back to him with the explanation of the law he became angry and demanded the other \$100. Albany, New York, had a young foreigner who deposited \$100 one month and returned the next month with \$200; but upon being informed that the regulations would not permit the acceptance of the latter amount, except in monthly instalments, he withdrew the original deposit. Camden, New Jersey, has been obliged to reject individual deposits of \$6,000 offered in a lump sum.

Despite the turbulence in Mexico, there are Mexicans who wish to avail themselves of the postal savings service; but the postmaster at Mogollon, New Mexico, has been obliged to refuse sums from Mexicans ranging from \$800 to \$1,600. New Richmond, Wisconsin, had a prospective depositor with \$1,200. It was suggested to him that he might open separate accounts in the names of his children or relatives; but it turned out that he was a single man and had no near relatives. As a result he sent the money to his native town in Norway.

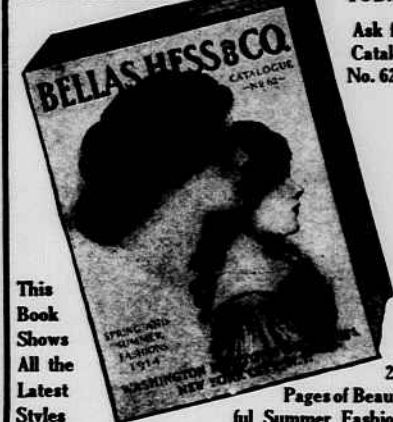
**THE** postal savings system, I am happy to say, has justified its adoption. Like most things American, it grows with the requirements of a nation such as ours, and it would be a mistake not to permit this growth to continue within the normal grooves that life from day to day will cut out for it.

It will be a day of congratulations when Congress approves the new recommendations to allow interest on deposits up to \$1,000, but enabling any depositor to bank as much money as he pleases, and I hope that the needed and desired regulations will go into effect about the time this article appears in print.

## Our Fashion Catalog is FREE!

Write for it TODAY

Ask for Catalog No. 62N



This Book Shows All the Latest Styles

257 Pages of Beautiful Summer Fashions

4N74 Dress \$1.75



**4N74—Dainty Dress** of cool, stylish Dresden. Flowered Crepe. The waist is made in full blouse style, with short kimono sleeves, and has turn-down collar and cuffs of plain crepe to match color of flower in goods. Neck is cut in a V, and front of waist is in surplus style, trimmed with piping and self-covered buttons. The girdle is of plain crepe to match collar. Skirt has a panel effect down front, and from a short distance below hips is a gathered ruffle extending around back of skirt, giving a stylish tunic effect. Ruffle is joined to skirt by colored piping. Dress fastens in front. Comes in white ground, figures in rose, lavender or Copenhagen blue, trimmed to match. Sizes 32 to 44 bust, skirt length 40 inches. Price, Mail or Express Charges Paid by Us... **\$1.75**

35N76—A Stylish Dress with chieftan coat. Dress is made of a beautiful embroidered crepe, with waist embroidered in all-over design in contrasting color. Has net vest and cuffs. Three-quarter sleeves. Around neck and down front is a dainty collar of Oriental lace. Girdle of Taffeta silk. Skirt has a graduated tunic, with double Minaret embroidered ruffle. Dress fastens in front. The coat of fine quality Chiffon Taffeta, is made loose and full, with short kimono sleeves, and rolling Japanese collar. Bottom of model is finished with ruffle. Coat is unlined and fastens with loop and frog. Colors of dress: white with floral embroidery in Copenhagen blue, with Copenhagen blue girdle and Copenhagen jacket to match; also in white with violet embroidery, violet girdle and coat. Sizes 32 to 44 bust, skirt length 40 inches; also to fit small women, 32 to 38 bust, skirt length 38 inches. Price for Silk Jacket and Dress complete, Mail or Express Charges Paid by Us **\$9.95**

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

35N76 Coat and Dress \$9.95

35N76 Dress \$5.98

**BELLAS HESS & CO.**  
WASHINGTON, MONTGOMERY & BARROW STS.  
NEW YORK CITY, N.Y.